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Alan Greenspan  
Federal Reserve System  
Board of Governors  
Public Affairs  
20<sup>th</sup> & Constitution Avenue, N.W.  
Washington, DC 20551

Dear Mr. Greenspan:

You will be soon voting regarding RETURNING CHECKS TO THE CHECK WRITER.  
Please vote to have checks returned with monthly statement.

Electronic copies of checks will not suffice. A copy of the front of a check can be made before sending out for payment and does not prove payment was sent only that a check was made out. The back of the check is required to prove payment.

Even if the electronic checks start as a free service, it will soon become a "fee only" service and the cost of producing electronic checks will be prohibitive to the check writer. Everyone does not have a computer nor access to one in order to download this information.

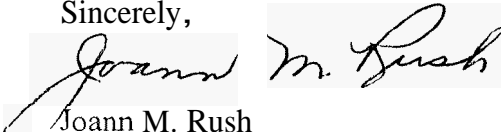
Since checks are used for records and proof of payment when filing Federal Income Tax documents.

Example:

1. A check made out to a non-profit organization for \$5.00 will no longer be donated because the person will have no record of the transaction for Income Tax purposes.
2. There would be no proof if a check was made out to an unscrupulous person who had done some work and claimed he wasn't paid. Having just the front of the check would not prove he had received the money and cashed the check.
3. If someone else wrote the check, there would be no proof because the true check was not available.

Please vote "No" for DISCONTINUING RETURN CHECKS WITH MONTHLY STATEMENT.

Sincerely,



Joann M. Rush